This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims

1-66 (Cancelled)

67. (Currently Amended). A ~~method of~~ data processing method for automatically processing and analyzing vintage loan performance data in order to predict ~~predicting the~~ a behavior of a group of vintage loan accounts, the data processing method comprising the steps of:

(a) ~~receiving~~ storing vintage loan performance data representative of a known group of vintage loan accounts in a memory device;

(b) processing said known vintage loan performance data stored in said memory device by way of a processor in order to automatically ~~decomposing~~ decompose said known vintage loan performance data ~~of said loan accounts by an~~ into an age based component and calendar time based component ~~component and a component not related to the age of the loan account, wherein steps (a) and (b) are performed by a processor~~; and

(c) forecasting the behavior of said vintage loan accounts based upon said age component and said calendar time component ~~not related to said age component irrespective of data regarding any of the borrowers on any of the individual loan accounts..~~

68.-87 (Cancelled)

88. (Currently Amended) The data processing method as recited in claim 67, wherein step (b) comprises decomposing said vintage loan performance data ~~of said loan accounts by an~~ into said age component and said calendar time component, wherein said calendar time component is based upon one or more exogenous effects.

89. (Currently Amended) The data processing method as recited in claim 88 wherein step (b) comprises decomposing said vintage loan performance data ~~of said loan accounts by an~~ into said age component and said calendar time component, wherein said calendar time component is based upon seasonal effects.

90. (Currently Amended) The data processing method as recited in claim 88 wherein step (b) comprises decomposing said vintage loan performance data ~~of said loan accounts by an~~ into said age component and said calendar time component, wherein said calendar time component is based upon management actions.

91. (Currently Amended) The data processing method as recited in claim 88 wherein step (b) comprises decomposing said vintage loan performance data ~~of said loan accounts by an~~ into said age component and said calendar time component, wherein said calendar time component is based upon competitive influences.

92. (Currently Amended) The data processing method as recited in claim 88 wherein step (b) comprises decomposing said vintage loan performance data ~~of said loan accounts by an~~ into said age component and said calendar time component, wherein said calendar time component is based upon marketing campaigns.

93. (Cancelled)

94 (Currently Amended) The data processing method as recited in claim 88, wherein step (b) comprises decomposing said vintage loan performance data ~~of said loan accounts by an~~ into said age component and said calendar time component, wherein said calendar time component is based upon economic conditions.

95. (Currently Amended) The data processing method as recited in claim 88 wherein step (b) comprises decomposing said vintage loan performance data ~~of said loan accounts by an~~ into said age component and said calendar time component, wherein said calendar time component is based upon management history.

96 (Currently Amended) The data processing method as recited in claim 88, step (c) includes the step of determining the demographic characteristics of said past loan accounts in order to predict the future performance of said vintage loan accounts.

97- 100 (Cancelled)

101 (Withdrawn) A method of processing performance data of a performance variable and breaking down said performance data into component parts, The data processing method comprising the steps of:

(a) receiving said vintage performance data for said performance variable; and

(b) decomposing said vintage performance data into component parts including vintage, age and at least one exogenous factor; wherein steps (a) and (b) are performed by a processor.

102. (Withdrawn) The data processing method as recited in claim 101, further including the step of modeling the future performance of said performance variable defining a future performance model as a function of said performance based upon a predicted impact of said vintage factor and said at least one exogenous factor.

103 (Withdrawn) The data processing method as recited in claim 102, further including the step of forecasting the future performance of said performance variable based upon said future performance model.

104. (Withdrawn) A method for forecasting the performance of one or more vintages of loan accounts, The data processing method comprising the steps of:

(a) receiving vintage performance data of loan accounts of one or more vintages;

(b) determining at least one vintage maturation curve of delinquency rate as a function of the age of the loans, said vintage maturation curve determined from said vintage performance data of said past loan accounts;

(c) developing at least one external impact scaling factor for scaling said vintage maturation curve, said external impact scaling factor not related to the age of said loan accounts and developed from said vintage performance data of said past loan accounts,

(d) forecasting the performance of at least one vintage of loan accounts based upon said at least one vintage maturation curve and said at least one scaling factor.

105 (Withdrawn) The data processing method as recited in claim 104, wherein step (b) includes the step of :

comparing the performance data of multiple vintages to determine scaling factors for different vintages based upon the age of said past loan accounts defining vintage maturation scaling factors, said vintage maturation scaling factors used to scale said at least one vintage maturation curve.

106. (Withdrawn) The data processing method as recited in claim 104, wherein step (c) includes the step of :

developing at least one scaling factor for scaling said vintage maturation curve based upon seasonality of said vintage performance data.

107 (Withdrawn) The data processing method as recited in claim 104, wherein step (c) includes the step of :

developing at least one scaling factor for scaling said vintage maturation curve based upon the effect of management actions on said vintage performance data.

108 (Withdrawn) The data processing method as recited in claim 104, wherein step (c) includes the step of :

developing at least one scaling factor for scaling said vintage maturation curve based upon the effect of competitive influences on said vintage performance data.

109 (Withdrawn) The data processing method as recited in claim 104, wherein step (c) includes the step of:

developing at least one scaling factor for scaling said vintage maturation curve based upon the effect of marketing campaigns on said vintage performance data.

110 (Withdrawn) The data processing method as recited in claims 104, wherein step (c) includes the step of:

developing at least one scaling factor for scaling said vintage maturation curve based upon the effect of economic conditions on said vintage performance data.

111. (Withdrawn) The data processing method as recited in claim 104, wherein step (c) includes the step of aligning the performance data of multiple vintages by time in order to determine said external impact scaling factor.

112 (Withdrawn) The data processing method as recited in claim 111, wherein step (c) includes the step of determining said external impact scaling factor based in part on demographic differences between different vintages.